Attorney: Timothy J. Bechen

MAILED: March 4, 2004

Docket No.: 33836000013

Title: METHOD TO IMPROVE DEBT COLLECTION PRACTICES

U.S. Patent Application Serial No. 09/976,607

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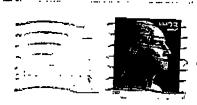
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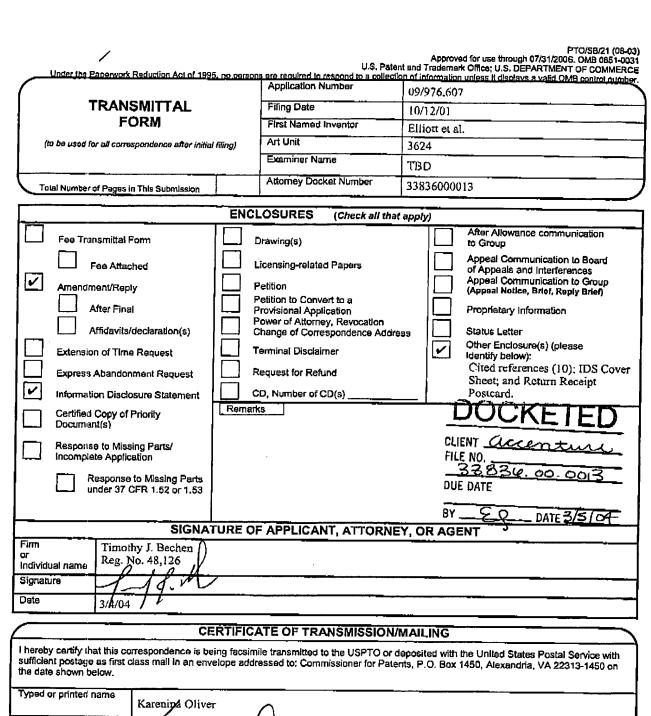
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